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Substitute for form 1449-PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/037,827	
			Filing Date	January 3, 2002	
			First Named Inventor	Dean A. Seifert	
			Art Unit	3693	
			Examiner Name	Jason M. Borlinghaus	
Sheet	1	of	5	Attorney Docket Number	34250-1247

U. S. PATENTS				
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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Examiner Signature	/Jason Borlinghaus/ (12/20/2008)		Date Considered	

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U. S. PATENT APPLICATION PUBLICATIONS					
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FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Figures Appear	T ⁶	
		Country Code ³ - Number ⁴ - Kind Code ² (if known)					
/JMB/		EP 0949596 A2	10-13-1999	Citibank, N.A.			
↓		EP 1077436 A2	02-21-2001	Citicorp Development Center, Inc.			
		WO 00/22559 A1	04-20-2000	Citibank, N.A.			
		WO 01/04816 A1	01-18-2001	Citicorp Credit Services, Inc.			
		WO 03/60635 A2	07-24-2003	First Data Corporation			
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and-or country where published.	T ²
/JMB/		Disclosure Under 37 CFR § 1.56 dated September 26, 2008, filed for Serial No. 10/037,827.	
		BERNSTEIN, Phillip A.; Newcomer, Eric, Principles of Transaction Processing for the Systems Professional, Morgan Kaufmann Publishers, 1997, p. 24.	
		International Search Report for PCT/US2002/039933, mailed November 5, 2004.	
		International Search Report for PCT/US2002/040556, mailed July 15, 2003.	
		International Preliminary Examination Report mailed August 28, 2002 and Search Report mailed May 31, 2001 for PCT/US2000/041572.	
		New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network, Business Wire, 16 October 1995, page 1.	
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